

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Peter Melchior et al.
Serial No. : 09/981,637
Filed : October 16, 2001
Title : CREDIT MONITORING AND CREDIT ASSURANCE
IN A FULL SERVICE TRADE SYSTEM
Art Unit : 3692
Examiner : Jennifer L. LIVERSEDGE
Confirmation No. : 7009

RESPONSE TO OFFICE ACTION

Mail Stop: AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated September 6, 2007, Applicants submit the following amendments and remarks.

Amendments to the Claims begin on page 2.

Remarks begin on page 10.